



USSPEEDSKATING

## USS Insurance Coverage



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as of 7/24/20

<u>Item</u>	<u>Excess Health</u>	<u>Liability</u>
<b>Individual Member in good standing</b>	after primary insurance is exhausted, USS insurance can be used as excess health insurance with a cap of \$25000 per injury \$2500 deductible applies to each claim insured during all scheduled practices, competitions and group travel \$5000 Accidental Death & Dismemberment One year limited claim phase medical care must begin within 180 days of accident Physiotherapy limited to one visit per day Worldwide coverage if competing/traveling for USS Durable medical equipment capped at purchase price of said equipment	yes, up to \$1,000,000 per occurrence and \$5,000,000 general aggregation per policy year
<b>Temporary Members</b> (One Dollar One Day, 2-Month Trial)	Coverage EXCLUDES races	yes, up to \$1,000,000 per occurrence and \$5,000,000 general aggregation per policy year
<b>Official/BoD/Coaches</b>	see info under "individual member in good standing", additional coverage for individual travel to USS events	yes, up to \$1,000,000 per occurrence and \$5,000,000 general aggregation per policy year
<b>Club</b>	Volunteers for USS events are insured	yes, up to \$1,000,000 per occurrence and \$5,000,000 general aggregation per policy year
<b>Association</b>	Volunteers for USS events are insured	yes, up to \$1,000,000 per occurrence and \$5,000,000 general aggregation per policy year
<b>Club Practice/Camps</b>	after primary insurance is exhausted, USS insurance can be used as excess health insurance with a cap of \$25000 per injury	Club needs to have USS Level 1 or higher coach in presence to maintain full coverage
		Includes spectators
<b>Club Races</b>	after primary insurance is exhausted, USS insurance can be used as excess health insurance with a cap of \$25000 per injury	yes, if sanctioned by USS?
		Club needs to have USS Level 1 or higher coach in presence to keep full coverage
		Includes spectators and volunteers
	Non USS members are NOT covered	Non USS members are NOT covered and will be required to sign a waiver
<b>NON USS Members</b> (foreign participants, USS citizens without USS membership)	not covered. They MUST provide their own primary health insurance with registration	Not covered. They MUST sign waiver releasing USS/Club/Association from all claims
<b>Private Camps</b>	USS members in good standing have coverage. Foreign/non members MUST have their own primary health insurance	Camp Host MUST purchase own liability